

**Model -Bank**  
**How to workout CRAR**

Sr. No.	PART A -CAPITAL FUNDS AND RISK ASSETS RATIO	(Rs.In Lacs)
<b>1</b>	<b>Capital Funds</b>	<b>1646.81</b>
<b>A</b>	<b>Tier I Capital elements</b>	<b>1354.07</b>
	<b>(a) Paid –up Capital</b>	<b>399.36</b>
	Less : Intangible assets and losses	35.00
	<b>Total</b>	<b>364.36</b>
	<b>(b) Reserves &amp; Surplus</b>	
	1. Statutory Reserve	506.60
	2. Capital Reserve	0.0
	3. Other Reserves	334.25
	4. Surplus in Profit & Loss Account	148.86
	<b>Total</b>	<b>989.71</b>
<b>B</b>	<b>Tier II Capital elements</b>	<b>292.74</b>
(I)	Undisclosed Reserves	0.00
(II)	Revaluation Reserves (45%)	176.74
(III)	General Provisions and Loss Reserves Not exceeding 1.25% of RWA or actual which ever is lower	36.00
(IV)	Investment Fluctuation Reserves/ Funds	80.00
(V)	Hybrid Debt Capital Instrument	0.00
(VI)	Subordinated Debts	0.00
<b>II</b>	<b>Risk Assets</b>	<b>7287.84</b>
<b>A</b>	<b>Adjusted value of funded risk assets i.e. on Balance sheet items</b>	<b>7167.22</b>
<b>B</b>	<b>Adjusted value of non-funded and off-Balance Sheet items</b>	<b>120.62</b>
<b>C</b>	<b>Total Risk –weighted assets (a+b)</b>	<b>7287.84</b>
<b>III</b>	<b>Percentage of capital funds to risk –weighted assets (in %)</b>	<b>22.60</b>

**PART B –WEIGHTED ASSETS i.e. ON-BALANCE SHEET ITEMS**

Sr. No.		Book Value	Margins	Net Book Value	Risk Weight	Adjusted Value
<b>I</b>	<b>Cash &amp; Bank Balance</b>					
(i)	Cash in hand (including currency notes)	107.24	0.00	107.24	0.00	0.00
(ii)	Balances in current account with other UCBs	329.94	0.00	329.94	20.00	65.99
(iii)	Balances in current account with other Banks	137.94	0.00	137.94	20.00	27.59
<b>II</b>	<b>Investments :</b>					
(a)	Claims in Central Govt. Securities	2887.30	87.84	2799.46	2.50	69.99
(b)	Claims on Commercial Banks, DCCs, MSC	3003.83	0.00	3003.83	20.00	600.77
(c)	Claims on other Banks	540.01	0.00	540.01	20.00	108.00
(d)	All other investments	0.71	0.00	0.71	102.50	0.73
	<b>Total Investment</b>	<b>6431.85</b>	<b>87.84</b>	<b>6344.01</b>		
<b>III</b>	<b>Advances :</b>					
	Loans and advances , bills purchased and discounted and other credit facilities					
(a)	Claims guaranteed by Govt. of India	534.88	0.00	534.88	0.00	0.00
(b)	Claims guaranteed by State Govt.					
(c)	Claims on public sector undertakings of Govt. of India					
(d)	Claims on public sector undertakings of State Govt.					
(e)	Other Advances	4710.83	213.37	4497.46	100.00	4497.46
	Advances against FDR	1478.42	0.00	1478.42	0.00	0.00
	Advances to Staff	23.30	0.00	23.30	20.00	4.66
	Housing Loans	882.55	53.19	829.36	50.00	414.68
	<b>Total Advances</b>	<b>7629.98</b>	<b>266.56</b>	<b>7363.42</b>		
<b>IV</b>	<b>Premises, Furniture and Fixture (net of depreciation provided)</b>	596.75	0.00	596.75	100.00	596.75
<b>V</b>	<b>Other Assets(Branch adjustments &amp; Accrued Int. on Investments)</b>	16.44	0.00	16.44	0.00	0.00
<b>VI</b>	<b>All other assets</b>	329.51	311.66	17.85	100.00	17.85
	<b>Total</b>	<b>15579.65</b>	<b>666.06</b>	<b>14913.59</b>		<b>6404.46</b>

**PART C- WEIGHTED NON-FUNDED EXPOSURES/OFF-BALANCE SHEET**

<b>Nature of Item</b>	<b>Book Value Factor</b>	<b>Conversion</b>	<b>Equivalent Value</b>	<b>Margins</b>	<b>Net Book Value</b>	<b>Risk Weight</b>	<b>Adjusted Value</b>
Bank Guarantee	272.01	100.00	272.01	197.93	74.08	100.00	74.08